

**Information to identify the case:**

Debtor 1	<b>Natalia M. Tomassini</b>	Social Security number or ITIN	xxx-xx-3292
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-10668-CMG</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Natalia M. Tomassini  
dba Reiki Therapeutic Services

3/10/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Natalia M. Tomassini  
DebtorCase No. 17-10668-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 26

Date Rcvd: Mar 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2020.

db +Natalia M. Tomassini, 33 Florence Tollgate Pl #5, Florence, NJ 08518-3212  
 cr +Florence Tollgate Condominium Association, c/o Andrew L. Unterlack, Esquire,  
 Eisenberg, Gold & Agrawal, 1040 North Kings Highway, Suite 200,  
 Cherry Hill, NJ 08034-1925  
 cr +THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MO, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +The Bank of New York Mellon, as Trustee for CIT Mo, Stern & Eisenberg, PC,  
 1581 Main Street, Suite 200, Warrington, PA 18976-3403  
 516589841 +Andrews Federal Cred U, 5711 Allentown Rd Ste 10, Suitland, MD 20746-4547  
 516589844 +Eisenberg Gold Cetti & Agrawal, 1040 N. Kings Hwy, Ste 200, Cherry Hill, NJ 08034-1925  
 516686141 +Florence Tollgate Condominium Association, c/o Eisenberg, Gold, Cetti & Agrawal, P,  
 1040 N. Kings Highway, Suite 200, Cherry Hill, NJ 08034-1925  
 516589846 Jean Charles, 33 Florence Tollgate Place #5, Chesterfield, NJ 08515  
 516589847 +Palm Beach Shores, PO Box 405947, Atlanta, GA 30384-5900  
 516589849 +Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925  
 516589850 +Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717  
 516589851 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424  
 516589852 +US Department of Education, PO Box 105028, Atlanta, GA 30348-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 11 2020 00:40:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 11 2020 00:39:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: DRIV.COM Mar 11 2020 03:48:00 Santander Consumer USA Inc.,  
 P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088  
 516589842 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 11 2020 00:41:31 Caliber Home Loans, Inc,  
 Attn: Cash Operations, PO Box 24330, Oklahoma City, OK 73124-0330  
 516589843 +EDI: CAPITALONE.COM Mar 11 2020 03:48:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 516589845 +E-mail/Text: kevinm@acvpmllc.com Mar 11 2020 00:40:31 Florence Tollgate Condo Assn,  
 50 Florence Tollgate Place Unit #1, Florence, NJ 08518-3017  
 516636764 +EDI: DRIV.COM Mar 11 2020 03:48:00 SANTANDER CONSUMER USA INC., P.O. BOX 560284,  
 DALLAS, TX 75356-0284  
 516589848 +EDI: DRIV.COM Mar 11 2020 03:48:00 Santander Consumer USA, PO Box 961245,  
 Ft Worth, TX 76161-0244  
 516657571 +EDI: RMSC.COM Mar 11 2020 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516858874 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 11 2020 00:41:31  
 The Bank of New York Mellon, et al., c/o Caliber Home Loans, Inc., 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500  
 518196905 +E-mail/Text: jennifer.chacon@spservicing.com Mar 11 2020 00:41:42  
 The Bank of New York Mellon, successor, to The Bank of New York, et al,  
 c/o Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450,  
 The Bank of New York Mellon, successor 84165-0450  
 518196904 E-mail/Text: jennifer.chacon@spservicing.com Mar 11 2020 00:41:42  
 The Bank of New York Mellon, successor, to The Bank of New York, et al,  
 c/o Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450  
 516589853 +EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
 PO Box 19657, Irvine, CA 92623-9657

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MO, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 518699667\* +Natalia M. Tomassini, 33 Florence Tollgate Pl #5, Florence, NJ 08518-3212

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Mar 10, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Unterlack on behalf of Creditor Florence Tollgate Condominium Association  
aunterlack@egclawfirm.com, ebecker@egalawfirm.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee et al dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
James Patrick Shay on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1, BY CALIBER HOME LOANS, INC. AS ITS ATTORNEY IN FACT shay@bbs-law.com, jpshay@gmail.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee et al kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Lee Martin Perlman on behalf of Debtor Natalia M. Tomassini ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com  
Michael Frederick Dingerdisen on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1, BY CALIBER HOME LOANS, INC., F/K/A VERICREST FINANCIAL, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1, BY CALIBER HOME LOANS, INC. AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif rsolarz@kmlawgroup.com  
Sindi Mncina on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 smncina@rascrane.com  
Steven P. Kelly on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1, BY CALIBER HOME LOANS, INC. AS ITS ATTORNEY IN FACT skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17